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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
Group Art Unit 2164

I, Teresa Thelen, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231, on the date of my signature.

Patent Application of:

Ruth Marie Tritz, et al.

Serial No.: 09/653,595

Filed: August 31, 2000

Examiner: Unknown

"METHOD AND APPARATUS FOR  
EVALUATING A FINANCIAL ACCOUNT  
APPLICANT"

Teresa Thelen  
Signature  
1/16/02  
Date of Signature

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT  
PURSUANT TO 37 CFR §1.97(b)

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

The Examiner's attention is directed to the references which are listed on the attached Form PTO/SB/08A and/or PTO/SB/08B and copies of which are attached.

Citation of these references is respectfully requested.

No concession is made that these documents are prior art, and Applicant expressly reserves the right to antedate the documents as may be appropriate.

Respectfully submitted,

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File No. 25213-9023-01

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